



Order Filed on April 16, 2025
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1 DENISE CARLON, ESQUIRE KML LAW GROUP, P.C. 701 Market Street, Suite 5000 Philadelphia, PA 19106 201-549-2363 dcarlton@kmlawgroup.com Attorneys for Secured Creditor: HSBC Bank USA, National Association as Trustee for DMSI Mortgage Loan Trust, Series 2004-3 Mortgage Pass Through Certificates
In Re: Mohammed G Rabbani Debtor

Case No.: 24-16102 JKS

Hearing Date: 3/27/2025 @10:00 a.m.

Judge: John K. Sherwood

**ORDER RESOLVING SECURED CREDITOR'S APPLICATION FOR EARLY
TERMINATION OF LOSS MITIGATION PERIOD**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED

DATED: April 16, 2025

A handwritten signature in black ink, appearing to read "J K Sherwood", is written over a horizontal line.

Honorable John K. Sherwood
United States Bankruptcy Court

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Debtor: Mohammed G Rabbani

Case No.: 24-16102 JKS

Caption: **ORDER RESOLVING SECURED CREDITOR'S APPLICATION FOR
EARLY TERMINATION OF LOSS MITIGATION PERIOD**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, HSBC Bank USA, National Association as Trustee for DMSI Mortgage Loan Trust, Series 2004-3 Mortgage Pass Through Certificates, holder of a mortgage on real property located at 66-68 Front Street, Paterson, NJ, 07522, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Steven D. Pertuz, Esquire, attorney for Debtor, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that the loss mitigation period is extended to May 1, 2025; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that if loss mitigation is unsuccessful, Debtor shall modify the plan to address Secured Creditor's pre-petition arrears, either by curing the arrears, selling the property, surrendering the subject property, or in a manner otherwise permitted by the code; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's application for early termination of loss mitigation period is hereby resolved.

In re:
Mohammed G Rabbani
Debtor

Case No. 24-16102-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Apr 16, 2025

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 18, 2025:

Recip ID	Recipient Name and Address
db	+ Mohammed G Rabbani, 68 Front Street, Paterson, NJ 07522-1449

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 18, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 16, 2025 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor HSBC Bank USA National Association as Trustee for DMSI Mortgage Loan Trust, Series 2004-3 Mortgage Pass Through Certificates dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Steven D. Pertuz	on behalf of Debtor Mohammed G Rabbani pertuzlaw@verizon.net g16461@notify.cincompass.com;pertuz.stevenb130381@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4